PATENT
ATTY. DOCKET NO. SWAP/03
Confirmation No. 7478

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	: Ron Joseph	Art Unit:	3624
Serial No.	: 09/775,002	Examiner:	Geoffrey R. Akers
Filed	: February 1, 2001		
For	: SYSTEM AND METHOD FOR FACILITATING TRANSFER OF VEHICLE LEASES		

Cincinnati, Ohio 45202

April 21, 2004

Mail Stop Appeal Brief - Patents
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TRANSMITTAL OF APPEAL BRIEF (PATENT APPLICATION-37CFR 191)

1. Transmitted herewith in triplicate is the APPEAL BRIEF in this application with respect to the Notice of Appeal received by the Office on February 23, 2004.

2. **STATUS OF APPLICANT**

   This application is on behalf of

   _____ other than a small entity

   XX **small entity**   **XX previously requested and still proper**

   Verified Statement:

   ___ attached

   ___ already filed

3. **FEE FOR FILING APPEAL BRIEF**

   Pursuant to 37 CFR 1.17(f) the fee for filing the Appeal Brief is:

XX	**Small entity**	$165.00
_____	Other than a small entity	$330.00

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If an additional extension of time is required, please consider this a petition therefor.

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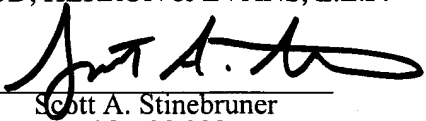
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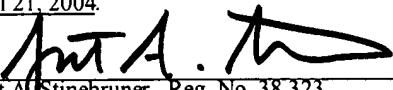
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UNITED STATES PATENT AND TRADEMARK OFFICE

BEFORE THE BOARD OF PATENT APPEALS
AND INTERFERENCES

Ex parte Ron Joseph

Appeal No. _____
Application No. 09/775,002

APPEAL BRIEF

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APPEAL BRIEF

I. REAL PARTY IN INTEREST

This application is unassigned.

II. RELATED APPEALS AND INTERFERENCES

There are no related appeals or interferences.

III. STATUS OF CLAIMS

Claims 1-41 are pending in the Application. All pending claims are as originally filed, stand rejected, and are now on appeal.

IV. STATUS OF AMENDMENTS

No amendments have been filed prior to or subsequent to final rejection (Paper No. 11).

V. SUMMARY OF INVENTION

Applicant's invention is generally directed to various computer-implemented methods for facilitating the transfer of vehicle leases between individuals.

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Vehicle leasing is a well known alternative to purchasing a vehicle outright. In many instances, monthly lease payments are lower than corresponding loan payments, making a leased vehicle more affordable to a consumer. (Application, p. 1).

One limitation of a vehicle lease is that it is a fixed term. A lessee is typically liable for all of the payments over the term of a lease. As a result, if a lessee wishes to get out of a lease prior to the expiration of the fixed term, the lessee typically must pay a sizeable termination fee that is often financially untenable for many lessees. (Application, p. 1).

On the other hand, some lease agreements enable a lessee to transfer a lease to another individual, often for a substantially lower fee. However, the availability of lease transfers is not well known by consumers, and moreover, many leases still hold a lessee liable for any remaining fees that go unpaid by a party that takes over a lease, even after a transfer. (Application, p. 1).

Still another problem facing those wishing to get out of their lease is the difficulty in finding potential parties who are willing to take over a lease. In many instances, a lessee may only be able to find a willing party from among friends or family, or through word of mouth, e.g., with the assistance of an automobile salesman. Classified ads may also be used to find willing parties; however, the ads are interspersed with used car ads and are not particularly easy to find.

Applicant's invention addresses these problems by essentially providing an on-line marketplace for bringing together individuals wishing to get out of their vehicle leases with individuals looking to take over vehicle leases.

In one aspect, the invention provides a website that displays a menu giving a visitor an option of either creating a record including details of the visitor and of a leased automobile whose lease the visitor intends to assign, or viewing a list of records, where each record includes a description of a leased automobile and an owner thereof. If the visitor intends to create a record, the visitor is directed to a page at the website where the visitor can input information pertaining to a leased automobile and information to enable another visitor to the website to contact the visitor, and the record created by the visitor is stored in a database. If the visitor intends to view a record or records, the visitor is directed to a page at the website where the visitor can view at least one record of a leased automobile. (Application, pp. 1-2).

A number of additional features are also supported consistent with the invention. One feature, for example, relates to initially withholding contact information for a leased vehicle from a searching user until that user pays a monetary fee. (Application, p. 10). Another feature relates to enabling a searching user to enter questions seeking additional information from a listing user and have those questions forwarded to the listing user, and thereafter forwarding listing user responses back to the searching user, all the while not identifying either user to the other. (Application p. 11).

Yet another feature is the ability to automate the credit application process for a user wishing to take over a lease, as credit approval is typically necessary prior to transfer of a lease. (Application, pp. 15-16). Still another feature is that of displaying a "pending" state in association with a vehicle record to indicate to searching users that a particular vehicle lease is in the process of being transferred. (Application, p. 15). Another feature is the ability to automate the provision of liability insurance for a listing user, to relieve the listing user from liability for lease fees after a lease transfer, e.g., due to the failure to pay any necessary fees or payments by the individual who takes over the lease. (Application, p. 15).

Also, a searching user may be able to define a search criteria and provide an email address, and have the search criteria automatically executed at a later time, with any matching results being forwarded to the user via an email to his or her address. (Application, p. 10).

VI. ISSUES

A.   Whether claims 1-41 were improperly rejected under 35 U.S.C. § 112, second paragraph.

B.   Whether claims 1-41 were improperly rejected under 35 U.S.C. § 103(b) as being unpatentable over "Lineback Enterprises Online Auto Leasing" (1997) (hereinafter *Lineback*) in view of U.S. Patent No. 6,237,009 to Waldo et al. (hereinafter *Waldo*).

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VII. GROUPING OF CLAIMS

Claims 1-41 do not stand or fall together.

VIII. ARGUMENT

Applicant respectfully submits that the Examiner's rejections of claims 1-41 are not supported on the record, and should be reversed.

A. Claims 1-41 were improperly rejected under 35 U.S.C. § 112, second paragraph

With respect to the Examiner's rejection of claims 1-41 under 35 U.S.C. §112, second paragraph, the Examiner rejects all claims based upon the reasoning that:

> The independent claims are too broad to sufficiently indicate the distinctive characteristics of the disclosure. The independent claims read on general matter of automating a known process of leasing automobiles and assigning leases. This is automation of an old and well-known business method and of itself is not novel."
> (Office Action, ¶8).

The rejection is defective for a number of reasons. First, the Examiner has failed to point out any particular claim language that the Examiner finds objectionable. It is Applicant's understanding that the fundamental inquiry under 35 U.S.C. §112, second paragraph is whether a claim apprizes one of ordinary skill in the art of its scope and thus serves the notice function to provide a clear warning to others as to what constitutes infringement of a claim. In this regard, a rejection under §112, second paragraph is required to point out *specific* objectionable claim language, and give reasons why such language is objectionable. MPEP §2173.02. Here, the Examiner has simply made an omnibus rejection of all claims, without pointing out any particular objectionable claim language. Without guidance from the Examiner, Applicant is unsure as to what particular language the Examiner finds to be indefinite, or how any such language could be corrected. Therefore, the rejection is deficient on its face, and should be reversed on this ground.

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Second, even if the rejection was of such a manner that specific objectionable language wasn't required to be cited in the rejection, the rejection is deficient because it appears to be nothing more than a rejection for "undue breadth," which is improper as a matter of law. "While . . . claim language . . . may be broad, breadth is not indefiniteness." Buell v. Beckestrom, 22 USPQ2d 1128, 1133 (Bd. Pat. App. Int. 1992) (*cited in* MPEP §2173.04). The instant rejection apparently is based upon the fact that the claims are too broad - a fact that is *irrelevant* to §112, second paragraph. As such, the rejection should be reversed.

Indeed, the Examiner's basis for rejecting the claims under 35 U.S.C. §112, second paragraph reads more like a rejection under 35 U.S.C. §102 or §103, absent the citation of supporting prior art references. Vague assertions that claims read on "old and well-known" business methods and that the claims are "not novel" aren't sufficient to reject claims under 35 U.S.C. §102 or §103, much less under 35 U.S.C. §112, second paragraph. It appears that the rejection is nothing more than an open invitation for Applicant to narrow the claims based upon a "gut feel" of the Examiner, something Applicant respectfully declines to do without sufficient justification.

Third, by the Examiner's own admission, the Examiner has failed to address any language in any of dependent claims 3-28, 30, 32-34, 36-39, and 41. While these claims by necessity incorporate the language of their respective independent claims, and thus would presumably also be rejectable under the same grounds, the Examiner has taken a position that the *independent* claims are so broad as to read on conventional business processes. Given that a number of the dependent claims are substantially more detailed than the independent claims, and recite computer-implemented features that could never reasonably be considered to read on business processes in the abstract, logic would dictate that those dependent claims would be sufficiently definite, and thus overcome the §112, second paragraph rejections thereof.

Applicant therefore respectfully requests reversal of the Examiner's 35 U.S.C. §112, second paragraph rejections of claims 1-41.

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B.   <u>Claims 1-41 were improperly rejected under 35 U.S.C. § 103(b) as being unpatentable over *Lineback* in view of *Waldo*.</u>

Applicant also respectfully submits that the Examiner's obviousness rejections of claims 1-41 are not supported on the record, and that the rejections should be reversed. A *prima facie* showing of obviousness requires that the Examiner establish that the differences between a claimed invention and the prior art "are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art." 35 U.S.C. §103(a). Such a showing requires that <u>all</u> claimed features be disclosed or suggested by the prior art. Such a showing also requires <u>objective evidence</u> of the suggestion, teaching or motivation to combine or modify prior art references, as "[c]ombining prior art references without evidence of such a suggestion, teaching or motivation simply takes the inventor's disclosure as a blueprint for piecing together the prior art to defeat patentability -- the essence of hindsight." In re Dembiczak, 50 USPQ2d 1614, 1617 (Fed. Cir. 1999).

Applicant respectfully submits that, in the instant case, the Examiner has failed to establish a *prima facie* case of obviousness as to any of the pending claims, and as such, the rejections should be reversed.

Prior to discussing the patentability of each claim, Applicant wishes to address an number of overriding deficiencies in the Examiner's art-based rejections. Specifically, as with the rejections under 35 U.S.C. §112, second paragraph, the Examiner has chosen to issue an omnibus rejection that fails to address the specific language in each claim. This tact, notwithstanding the fact that it renders the art-based rejections deficient on their face, also makes Applicant's arguments with respect to each claim somewhat repetitive in that for practically every claim, the Examiner has not even presented an argument that the specific language of that claim is disclosed or suggested by the prior art of record. Nonetheless, for the sake of completeness, Applicant feels compelled to separately address many of the claims that are not disclosed or suggested by the references applied by the Examiner.

In addition, while the Examiner has submitted supporting documentation purporting to show that the *Lineback* reference has an effective date of 1997, Applicant maintains the traversal

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of the Examiner's purported effective date of the reference. Specifically, there is no evidence on the record that the information presented in the reference and relied upon by the Examiner was available as of Applicant's effective filing date (February 4, 2000). The Examiner's rejections based upon *Lineback* should therefore be reversed on this ground.

Nonetheless, even were *Lineback* properly citeable against the instant application, the combination of *Lineback* and *Waldo* would still be insufficient to render any of claims 1-41 unpatentable under 35 U.S.C. §103. A specific discussion of the non-obviousness of each of the independent claims is presented in greater detail below, followed by a specific discussion of the dependent claims depending from such independent claims.

1. *Independent Claims*

Claim 1

Claim 1 recites a method for facilitating the transfer of automobile leases that includes *inter alia* providing a website which displays a menu giving a visitor an option of either creating a record including details of the visitor and of a leased automobile whose lease the visitor intends to assign, or viewing a list of records, where each record includes a description of a leased automobile and an owner thereof. For a visitor that intends to create a record, the visitor is directed to a page at the website where the visitor can input information pertaining to a leased automobile and information to enable another visitor to the website to contact the visitor. For a visitor that intends to view a record or records, the visitor is directed to a page at the website where the visitor can view at least one record of a leased automobile.

In rejecting claim 1, the Examiner relies on the combination of *Lineback* and *Waldo*. The Examiner's arguments notwithstanding, however, neither of these references discloses or suggests a method of transferring automobile leases.

With respect to *Lineback*, the Examiner relies on the three steps disclosed in the reference. Step 1 is obtaining information, pictures and prices of vehicles. Step 2 is obtaining "quick quotes" of lease rates by email or phone, and Step 3 is obtaining a "formal quote", which may include delivery of a vehicle and arranging for purchase of a trade in.

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While *Lineback* arguably discloses arranging vehicle leases online, however, it is important to note that *Lineback* is entirely silent with respect to vehicle lease transfers. An important aspect of facilitating lease transfers consistent with the invention is that a vehicle for which a lease transfer is contemplated is already under lease, i.e., a lease currently exists for the vehicle. There is nothing in *Lineback* that discloses or suggests that any of the vehicles currently available for leasing on the Lineback web site are currently under lease, and indeed, the most logical reading of *Lineback*, given that it is run by a leasing company, is that the available vehicles on the Lineback web site are not currently under lease. As such, the Examiner has failed to meet his burden of establishing that *Lineback* discloses or suggests a website that manages records of leased automobiles, as is specifically called out in claim 1. Likewise, the Examiner has failed to establish that *Lineback* discloses or suggests that the web site maintains a record of a "leased automobile whose lease [a] visitor intends to assign."

Lineback also fails to disclose or suggest any functionality that would allow a visitor to a web site to create a record including details of an automobile available for lease, irrespective of whether that vehicle was currently under lease and/or the visitor intended to assign that lease. Nothing in *Lineback* suggests that visitors to the web site are permitted to create records for others to view. Indeed, the most logical reading of *Lineback* is that the leasing company itself (or someone under its direction) creates the content of the web site, and not a visitor to the web site.

The secondary reference to *Waldo* adds nothing to the Examiner's rejection. *Waldo* discloses a resource management system that permits clients and other network services in a networked computer environment to "lease" system resources such as memory for periods of time, for the expressed purpose of preventing inadvertent garbage collection of a resource being held by a client due to network errors (col. 4, lines 51-67).

Thus, the usage of the term "lease" in *Waldo* has nothing to do with an automobile lease, which is the subject of claim 1. Instead, the term is used to refer to a requested time interval that an application can make in the *Waldo* system to ensure that the resource will not be collected during that time interval (col. 8, lines 25-35).

It is readily apparent from the application that the term "automobile lease" refers to a financial transaction in which an automobile is effectively rented for a fixed period of time for a

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monetary fee. *Waldo* has absolutely nothing to do with any financial transactions, nor does *Waldo* attempt to address any of the problems addressed by claim 1, and as such, *Waldo* is completely irrelevant to claim 1. The citations of specific passages in *Waldo* have nothing to do with an automobile lease, and indeed, the fact that the reference is in a completely different field, and that problems faced in resource allocation in a computer are completely different from those presented by financial transactions, Applicant respectfully submits that *Waldo* is non-analogous art with respect to claim 1, and should not even be cited against the instant Application.

In the final Office Action, the Examiner addressed Applicant's arguments by arguing first that the independent claims read on a general matter of automating a known process. Given, however, that claim 1 recites a number of specific computer-implemented features that are not disclosed in either *Lineback* or *Waldo*, this assertion by the Examiner is insufficient to support an obviousness rejection of claim 1.

In addition, the Examiner argues that:

> "Lineback discloses online leasing . . . Lineback handles custom leases . . . which also discloses thast [sic] Lineback retains active management of the lease structure according to the client's direction. Among these possibilities may also include terminating a lease at the election of the client and matching the terminated lease by another lessor's request by substitution." (Final Office Action, ¶9)

With all due respect, the Examiner's arguments in this regard are little more than idle speculation on the part of the Examiner, and are based almost entirely on hindsight. There is nothing in *Lineback* that purports to retain "active management of the lease structure according to [a] client's direction," which is not at all surprising, given that the web site is for a leasing company, and not a site that lists vehicles owned by other individuals. In addition, the only manner in which *Lineback* could be read to suggest "terminating a lease at the election of [a] client" or "matching the terminated lease by another lessor's request by substitution" is through the lens of 20-20 hindsight. There is nothing within *Lineback* that even arguably discloses or suggests such functionality.

The Examiner's remaining comments, directed to *Waldo*, are also based in hindsight, given that, as noted above, the term "lease" as used in *Waldo* has nothing to do with a financial transaction, so the fact that *Waldo* discloses lease cancellation or renewal is irrelevant.

Applicant therefore respectfully submits that claim 1 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 2

Similar to claim 1, claim 2 recites a method for facilitating the transfer of vehicle leases between parties. However, claim 2 focuses predominantly on the potential searching user operations supported by Applicant's invention. The method specifically includes providing a database of vehicle lease records concerning vehicle leases available for transfer, providing a search engine for searching the vehicle lease database according to entered criteria, and providing access to the search engine via a computer network, where the search engine is operable to identify available vehicle lease records which meet the entered criteria. The method further includes providing a searching user with vehicle lease information concerning at least one matching vehicle lease record which meets the entered criteria of the given search via the computer network, if such a matching vehicle lease record exists upon execution of a given search including criteria entered by the searching user.

As noted above, *Lineback* does not disclose or suggest the provision of a database of vehicle lease records concerning vehicle leases that are <u>available for transfer</u>. At the most, *Lineback* discloses a database of vehicles that are available for (but not currently under) lease, which falls far short of suggesting this feature of claim 2. Furthermore, *Waldo* is irrelevant to financial instruments such as vehicle leases, so it adds nothing to the Examiner's rejection.

Applicant therefore respectfully submits that claim 2 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

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Claim 29

Similar to claim 1, claim 29 recites a method for facilitating the transfer of vehicle leases between parties. However, claim 29 focuses predominantly on the potential listing user operations supported by Applicant's invention. The method includes providing a database of vehicle lease records concerning vehicle leases available for transfer, providing access to at least certain information concerning vehicle lease records in the vehicle lease database via a computer network, providing a lease action engine for modifying the vehicle lease database, and providing controlled access to the lease action engine via the computer network. Upon the addition of a vehicle lease record to the vehicle lease database by a listing user via the lease action engine, the entered vehicle lease record of the vehicle lease database is associated with the listing user, and the listing user is permitted to delete or modify an existing vehicle lease record of the vehicle lease database only if the existing vehicle lease record is associated with the listing user via the lease action engine.

As with most of the rejected claims, the Examiner fails to address the specific features recited in claim 29. The most relevant argument the Examiner appears to make is that *Lineback* discloses "active management of [a] lease structure" (Final Office Action, ¶9). As noted above in connection with claim 1, however, *Lineback* discloses no such active management. Indeed, *Lineback* does not even appear to support the ability for users to "list" their vehicles (even if not leased) on the web site – the web site is directed to a leasing company and not a listing service.

Likewise, *Waldo*, which is not even directed to financial instruments such as vehicle leases, is irrelevant to claim 29.

Applicant therefore respectfully submits that claim 29 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 31

Claim 31 recites a method for facilitating the transfer of vehicle leases between parties. The method includes providing a database of vehicle lease records concerning vehicle leases available for transfer, with each record including at least vehicle identifying information and

listing user identifying information, providing searching users free access to at least certain information concerning vehicle lease records in the vehicle lease database via a computer network, initially limiting information available to the searching user concerning vehicle lease records, including preventing free to listing user identifying information, and requiring the searching user to pay a monetary fee in order to obtain listing user contact information regarding a given vehicle lease record.

Of note, therefore, claim 31 initially limits the amount of information about a vehicle lease record that is made available to searching users, and then allows a searching user to obtain user contact information for the vehicle lease record upon payment of a monetary fee. Among other benefits, this would enable a database provider that listed vehicle lease records to derive revenue from searching users, while preventing searching users from learning about available leased vehicles from the database at no cost and effectively "going behind the back" of the database provider to complete a lease transfer transaction. Thus, the invention of claim 31 provides one potential manner of enhancing the economic viability of a computer-implemented lease transfer business process.

The Examiner has not addressed any of the specific features recited in claim 31, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest any of these features. Applicant also notes that these specific features are not obvious aspects of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount these features as merely being related to the "automation of a known process."

Applicant therefore respectfully submits that claim 31 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 35

Claim 35 recites a method for facilitating the transfer of vehicle leases between parties. The method includes providing a database of vehicle lease records concerning vehicle leases available for transfer, with each record including at least vehicle identifying information and

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listing user identifying information, providing searching users access to the database via a web site, and via the web site, enabling a listing user to electronically initiate a lease transfer of the vehicle associated with the given vehicle lease record to an identified searching user.

Therefore, in addition to providing a database of vehicle lease records as with several other of the independent claims, claim 35 also recites the step of enabling a listing user to electronically initiate a lease transfer of a vehicle associated with the given vehicle lease record to an identified searching user via a web site.

The Examiner has not addressed this specific step, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this step. Applicant also notes that this specific step is not an obvious aspect of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount this step as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 35 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 40

Claim 40 recites a computer-based system for facilitating the transfer of vehicle leases between parties. The system includes a web site computer system that includes a database of vehicle lease records concerning vehicle leases available for transfer, an Internet accessible search engine for searching the vehicle lease database according to entered criteria, and an Internet accessible lease action engine for modifying the vehicle lease database.

The Internet accessible search engine is operable to identify available vehicle lease records which meet the entered criteria. The Internet accessible search engine is further operable upon execution of a given search including criteria entered by a searching user, to produce a web page providing the searching user with access to at least certain vehicle lease information concerning at least one matching vehicle lease record which meets the entered criteria of the given search, if such a matching vehicle lease record exists.

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In addition, the search engine is operable upon input by the searching user to store the entered criteria of the given search, associate the stored criteria with at least an e-mail of the searching user, conduct at least one future automated search of the vehicle lease database for vehicle lease records meeting the stored criteria, and initiate e-mail notification of the searching user in event the future automated search identifies at least one matching vehicle lease record.

The lease action engine produces at least one web page for the entry of information for a vehicle lease record to be added to the vehicle lease database by a listing user. The lease action engine is operable to associate an added vehicle lease record of the vehicle lease database with the listing user upon addition of the added vehicle lease record to the vehicle lease database, and to produce at least one web page for enabling a given user to delete or modify an existing vehicle lease record of the vehicle lease database only if the listing user associated with the existing vehicle lease record is the given user.

Therefore, in addition to providing a database of vehicle lease records, a search engine that enables a searching user to search the database, and a lease action engine that enables a listing user to modify the database by adding, deleting or modifying vehicle lease records, claim 40 also recites a capability to store a search criteria for a searching user, associate that criteria with an email address for the searching user, conduct a future automated search using the criteria, and later initiate an email notification to the searching user if a matching vehicle lease record is found in the search.

The Examiner has not addressed this specific notification feature, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this specific feature is not an obvious aspect of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 40 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

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2. *Dependent Claims*

Claim 3

Claim 3 is not separately argued.

Claim 4

Claim 4 depends from claim 3 and further recites requiring the listing user to become a registered user by at least entering listing user identifying information prior to enabling the listing user to add a vehicle lease record to the vehicle lease database via the lease action engine.

The Examiner has not addressed this specific feature, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this specific feature is not an obvious aspect of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 4 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 5

Claim 5 is not separately argued.

Claim 6

Claim 6 depends from claim 5 and further recites obtaining identifying information from any searching user interested in contacting the listing user about a given vehicle lease record, and providing the listing user access to a mailbox of searching user identifying information concerning searching user interest in at least one vehicle lease record associated with the listing user.

The Examiner, however, has not addressed this specific feature, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this specific feature is not an obvious aspect of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 6 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 7

Claim 7 is not separately argued.

Claim 8

Claim 8 depends from claim 3 and further recites requiring a listing user to pay a first monetary fee for adding a vehicle lease record to the vehicle lease database, maintaining the vehicle lease record in the vehicle lease database and accessible by the search engine for a set time period, and requiring the listing user to pay a second monetary fee in order to extend the set time period.

The Examiner has not addressed this specific combination of features, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest these features. Applicant also notes that these specific features are not obvious aspects of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount these features as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 8 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

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Claims 9 and 10 are not separately argued.

Claim 11

Claim 11 depends from claim 10 (which recites permitting the searching user access to the search engine without requiring payment of a monetary fee) and further recites initially limiting information available to the searching user concerning the matching vehicle lease record, and requiring the searching user to pay a monetary fee in order to obtain the listing user's contact information for the matching lease record.

As discussed above in connection with independent claim 31, requiring a user to pay a monetary fee to obtain contact information about a listing user, coupled with limiting the availability of this information prior to payment of the fee, can help ensure the economic viability of a computer-implemented lease transfer business process. Also, as noted above in connection with claim 31, the Examiner simply has not addressed this specific combination of features, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest these features. Applicant also notes that these specific features are not obvious aspects of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount these features as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 11 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 12

Claim 12 depends from claim 11 and further recites enabling the searching user to enter questions seeking additional information regarding the vehicle of the matching vehicles lease record prior to the searching user paying the monetary fee, electronically forwarding entered searching user questions to the listing user without identifying the searching user to the listing

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user, and electronically forwarding listing user responses to the searching user without identifying the listing user to the searching user.

Therefore, similarly to claims 31 and 11, claim 12 supports the ability to keep some degree of anonymity between searching and listing users to inhibit the ability of those users to effectively "go behind the back" of a database provider. Claim 12 enhances this capability further by enabling searching users to have questions about particular vehicles answered by the listing users, which may be useful, for example, to give the searching user greater piece of mind about a particular vehicle, and thus may encourage more users to undertake lease transfers.

The Examiner has simply not addressed this specific combination of features, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest these features. Applicant also notes that these specific features are not obvious aspects of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount these features as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 12 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 13

Claim 13 is not separately argued.

Claim 14

Claim 14 depends from claim 10 and further recites directing the searching user to a credit application entry screen to obtain credit application information from the searching user if the searching user indicates interest in contacting the listing user of a given vehicle lease record.

The Examiner has not addressed this specific feature, and in particular, the specific conditions under which the user is directed to a credit application entry screen, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this

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specific feature is not an obvious aspect of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 14 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 15

Claim 15 depends from claim 14 and further recites generating an electronic credit application for the searching user and forwarding the electronic credit application to at least one credit provider.

The Examiner has not addressed this specific feature, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this specific feature is not an obvious aspect of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 15 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 16

Claim 16 depends from claim 15 and further recites that the credit provider is a lessor associated with the given vehicle lease record.

The Examiner has not addressed this specific feature, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this specific feature is not an obvious aspect of a known lease transfer or assignment process performed outside of a

computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 16 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 17

Claim 17 depends from claim 15 and further recites electronically notifying both the searching user and the listing user of the approval/denial status upon receipt of approval/denial status of the submitted electronic credit application.

The Examiner has not addressed this specific feature, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this specific feature is not an obvious aspect of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 17 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 18

Claim 18 depends from claim 2 and further recites enabling a listing user to electronically initiate a lease transfer of a vehicle lease associated with a given vehicle lease record to an identified searching user.

As discussed above in connection with claim 35, the Examiner has not addressed this specific feature, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this specific feature is not an obvious aspect of a known lease transfer

or assignment process performed outside of a computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 18 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 19

Claim 19 depends from claim 18 and further recites verifying with the identified searching user that the vehicle lease transfer should proceed. The claim also recites that upon such verification, a credit application of the identified searching user is submitted to a leasing company of the vehicle. The claim further recites that upon approval of the credit application, updated vehicle information is received from the listing user, the necessary vehicle lease transfer documents are produced, and the documents are forwarded to the listing user and the identified searching user for signature, whereby the signed lease transfer documents are then forwarded to the leasing company.

The Examiner has simply not addressed this specific combination of features, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest these features. Applicant also notes that these specific features are not obvious aspects of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount these features as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 19 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 20

Claim 20 depends from claim 18 and further recites requiring the listing user to pay a monetary fee to initiate the lease transfer.

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Again, the Examiner has not addressed this specific feature, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this specific feature is not an obvious aspect of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 20 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 21

Claim 21 depends from claim 18 and further recites marking the given vehicle lease record as in a transfer pending state, and displaying the transfer pending state of the given vehicle lease record to subsequent searching users.

As such, claim 21 enables searching users to still be advised of a particular leased vehicle until the transfer is complete. Among other benefits, such an arrangement may permit searching users that may be interested in a particular vehicle to continue to check that vehicle's lease record from time to time to determine if the transfer ever falls through. Such an arrangement could be of benefit to a listing user in quickly finding backup searching users should a lease transfer ever fall through.

The Examiner has not addressed this specific feature, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this specific feature is not an obvious aspect of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 21 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

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Claim 22

Claim 22 depends from claim 18 and further recites enabling the listing user to electronically request insurance for coverage of vehicle liability retained by the listing user even after transfer of the vehicle lease. Such an option may be desirable, for example, in instances that a lease arrangement obligates an original lessee to be liable for any charges not paid by a transferee after transfer of the lease.

Again, the Examiner has not addressed this specific feature, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this specific feature is not an obvious aspect of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 22 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 23

Claim 23 depends from claim 22 and further recites preparing an insurance application in response to the listing user request, and submitting the insurance application to an insurance provider for approval.

The Examiner has not addressed this specific feature, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this specific feature is not an obvious aspect of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 23 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

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Claim 24

Claim 24 depends from claim 2 and further recites obtaining searching user identifying information including at least an e-mail address, and storing such information in association with the entered criteria of the searching user's executed search, in the event that no current vehicle lease record in the vehicle lease database meets the entered criteria of the searching user's executed search at the time of execution. The claim also recites conducting an automated search of the vehicle lease database for vehicle lease records meeting the entered criteria of the searcher's executed search, and notifying the searching user via e-mail that a matching vehicle lease record exists in the vehicle lease database if the automated search identifies at least one vehicle lease record meeting the entered criteria of the searcher's executed search.

As discussed above in connection with claim 40, the Examiner has simply not addressed this specific combination of features, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest these features. Applicant also notes that these specific features are not obvious aspects of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount these features as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 24 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claims 25-26

Claims 25-26 are not separately argued.

Claim 27

Claim 27 depends from claim 2 and further recites that a multiplicity of the vehicle lease records each includes information identifying at least the vehicle make, the vehicle model, the vehicle year, the vehicle mileage, the allowed lease mileage, the lease payment amount, the lease mileage amount, the lease holder, and the lease end buyout amount.

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The Examiner, in rejecting the claims, argues that Lineback discloses information about vehicles "including pictures and prices" (Final Office Action, ¶6). However, given that *Lineback* is directed to displaying information pertaining to vehicles that are <u>not</u> currently under lease, information such as the allowed lease milage, the lease payment amount, the lease mileage amount, the lease holder and the lease end buyout amount for an <u>existing lease</u> would not be available with *Lineback*. Furthermore, *Waldo*, being silent with respect to vehicle leases, adds nothing to the rejection. Accordingly, Applicant submits that claim 27 is non-obvious over *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 28

Claim 28 depends from claim 2 and further recites that the information provided to the searching user includes the vehicle make, the vehicle model, the vehicle year, the vehicle mileage, the allowed lease mileage, the lease payment amount, the lease mileage amount, the lease holder, the lease end buyout amount, the months remaining on lease, and the available miles per month remaining on the lease.

However, as noted above in connection with claim 27, given that *Lineback* is directed to displaying information pertaining to vehicles that are <u>not</u> currently under lease, information such as the allowed lease mileage, the lease payment amount, the lease mileage amount, the lease holder, the lease end buyout amount, the months remaining on lease, and the available miles per month remaining on the lease for an <u>existing lease</u> would not be available with *Lineback*. Furthermore, *Waldo*, being silent with respect to vehicle leases, adds nothing to the rejection. Accordingly, Applicant submits that claim 28 is non-obvious over *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 30

Claim 30 depends from claim 29 and further recites requiring the listing user to pay a first monetary fee for adding a given vehicle lease record to the vehicle lease database, maintaining

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accessibility to the information concerning the given vehicle lease record for a set time period, and requiring the listing user to pay a second monetary fee in order to extend the set time period.

As discussed above in connection with claim 8, the Examiner has not addressed this specific combination of features, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest these features. Applicant also notes that these specific features are not obvious aspects of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount these features as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 30 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 32

Claim 32 depends from claim 31 and further recites enabling the searching user to enter questions seeking additional information regarding the vehicle of the matching vehicles lease record, electronically forwarding the entered searching user questions to the listing user without identifying the searching user to the listing user, and electronically forwarding the listing user responses to the searching user without identifying the listing user to the searching user prior to the searching user paying the monetary fee.

As discussed above in connection with claim 12, claim 32 supports the ability to keep some degree of anonymity between searching and listing users to inhibit the ability of those users to effectively "go behind the back" of a database provider, while still enabling searching users to have questions about particular vehicles answered by the listing users. As also noted in connection with claim 12, the Examiner has not addressed this specific combination of features, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest these features. Applicant also notes that these specific features are not obvious aspects of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount these features as merely being the "automation of a known process."

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Applicant therefore respectfully submits that claim 32 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 33

Claim 33 is not separately argued.

Claim 34

Claim 34 depends from claim 31 and further recites directing the searching user to a credit application entry screen to obtain credit application information from the searching user if the searching user indicates interest in contacting the listing user of a given vehicle lease record.

As discussed above in connection with claim 14, the Examiner has not addressed this specific feature, and in particular, the specific conditions under which the user is directed to a credit application entry screen, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this specific feature is not an obvious aspect of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 34 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 36

Claim 36 depends from claim 35 and further recites verifying with the identified searching user that the vehicle lease transfer should proceed, and upon such verification, a credit application of the identified searching user is submitted to a leasing company of the vehicle. Upon approval of the credit application, updated vehicle information is received from the listing user, necessary vehicle lease transfer documents are processed, and the documents are forwarded

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to the listing user and the identified searching user for signature. The signed lease transfer documents are then forwarded to the leasing company.

As discussed above in connection with claim 19, the Examiner has simply not addressed this specific combination of features, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest these features. Applicant also notes that these specific features are not obvious aspects of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount these features as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 36 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 37

Claim 37 depends from claim 35 and further recites requiring the listing user to pay a monetary fee to initiate the lease transfer.

As discussed above in connection with claim 20, the Examiner has not addressed this specific feature, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this specific feature is not an obvious aspect of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 37 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

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Claim 38

Claim 38 depends from claim 35 and further recites enabling the listing user to electronically request insurance for coverage of vehicle liability retained by the listing user even after transfer of the vehicle lease.

As discussed above in connection with claim 22, enabling a user to request insurance may be desirable, for example, in instances that a lease arrangement obligates an original lessee to be liable for any charges not paid by a transferee after transfer of the lease. The Examiner has not addressed this specific feature, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this specific feature is not an obvious aspect of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 38 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

Claim 39

Claim 39 depends from claim 38 and further recites preparing an insurance application in response to the listing user request, and submitting the insurance application to an insurance provider for approval.

As discussed above in connection with claim 23, the Examiner has not addressed this specific feature, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest this feature. Applicant also notes that this specific feature is not an obvious aspect of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount this feature as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 39 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

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Claim 41 depends from claim 40 and further recites a lease action engine that enables a listing user to electronically initiate a lease transfer of the vehicle associated with the given vehicle lease record to an identified searching user, a lease transfer engine that is operable to verify, via electronic communication with the identified searching user, that the vehicle lease transfer should proceed, and upon such verification, to electronically submit a credit application of the identified searching user to a leasing company of the vehicle. In addition, upon approval of the credit application, updated vehicle information is received from the listing user, necessary vehicle lease transfer documents are electronically produced, and the documents are electronically forwarded to the listing user and the identified searching user for electronic signature, whereby the signed lease transfer documents are then electronically forwarded to the leasing company.

As discussed above in connection with claims 19 and 36, the Examiner has simply not addressed this specific combination of features, and as such, the rejection is deficient on its face. Furthermore, Applicant can find no disclosure in either *Lineback* or *Waldo* that appears to disclose or suggest these features. Applicant also notes that these specific features are not obvious aspects of a known lease transfer or assignment process performed outside of a computer environment, so the Examiner cannot discount these features as merely being the "automation of a known process."

Applicant therefore respectfully submits that claim 41 is non-obvious over the combination of *Lineback* and *Waldo*. Reversal of the Examiner's rejection, and allowance of the claim, are therefore respectfully requested.

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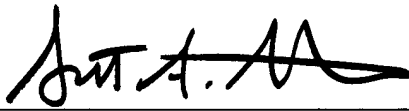K:\SWAP\03\Appeal Brief.wpd

IX. CONCLUSION

In conclusion, Applicant respectfully requests that the Board reverse the Examiner's rejections of claims 1-41, and that the Application be passed to issue. If there are any questions regarding the foregoing, please contact the undersigned at 513/241-2324. Moreover, if any other charges or credits are necessary to complete this communication, please apply them to Deposit Account 23-3000.
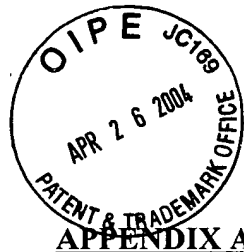
Respectfully submitted,

WOOD, HERRON & EVANS, L.L.P.

Date: 21 APRIL 2004

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APPENDIX A: CLAIMS ON APPEAL (S/N 09/775,002)

1. (Original) A method for facilitating transfer of automobile leases includes the steps of:

providing a website which displays a menu giving a visitor an option of either creating a record including details of the visitor and of a leased automobile whose lease the visitor intends to assign, or viewing a list of records, each record including a description of a leased automobile and an owner thereof;

if the visitor intends to create a record:

directing the visitor to a page at the website where the visitor can input information pertaining to a leased automobile and information to enable another visitor to the website to contact the visitor;

storing the record created by the visitor in a database; and

if the visitor intends to view a record or records:

directing the visitor to a page at the website where the visitor can view at least one record of a leased automobile.

2. (Original) A method for facilitating transfer of vehicle leases between parties, the method comprising the steps of:

providing a database of vehicle lease records concerning vehicle leases available for transfer;

providing a search engine for searching the vehicle lease database according to entered criteria, the search engine operable to identify available vehicle lease records which meet the entered criteria;

providing access to the search engine via a computer network;

upon execution of a given search including criteria entered by a searching user, providing, via the computer network, the searching user with vehicle lease information concerning at least one matching vehicle lease record which meets the entered criteria of the given search, if such a matching vehicle lease record exists.

3.   (Original) The method of claim 2, comprising the further steps of:

        providing a lease action engine for modifying the vehicle lease database;

        providing controlled access to the lease action engine via the computer network;

        upon addition of a vehicle lease record to the vehicle lease database by a listing user via the lease action engine, associating the entered vehicle lease record of the vehicle lease database with the listing user.

4.   (Original) The method of claim 3, comprising the further steps of:

        prior to enabling the listing user to add a vehicle lease record to the vehicle lease database via the lease action engine, requiring the listing user to become a registered user by at least entering listing user identifying information.

5.   (Original) The method of claim 4, comprising the further step of:

        via the lease action engine, enabling the listing user to delete or modify an existing vehicle lease record of the vehicle lease database only if the existing vehicle lease record is associated with the listing user.

6.   (Original) The method of claim 5, comprising the further step of:

        obtaining identifying information from any searching user interested in contacting the listing user about a given vehicle lease record;

        providing the listing user access to a mailbox of searching user identifying information concerning searching user interest in at least one vehicle lease record associated with the listing user.

7.   (Original) The method of claim 5 wherein entered vehicle lease records are associated with listing users via entered password information.

8.   (Original) The method of claim 3, comprising the further steps of:

        requiring the listing user to pay a first monetary fee for adding a vehicle lease record to the vehicle lease database;

maintaining the vehicle lease record in the vehicle lease database and accessible by the search engine for a set time period;

requiring the listing user to pay a second monetary fee in order to extend the set time period.

9. (Original) The method of claim 8 wherein monetary payments are made via electronic credit card transactions.

10. (Original) The method of claim 2, comprising the further step of:

permitting the searching user access to the search engine without requiring that the searching user pay any monetary fee.

11. (Original) The method of claim 10, comprising the further step of:

initially limiting information available to the searching user concerning the matching vehicle lease record; and

requiring the searching user to pay a monetary fee in order to obtain listing user contact information for the matching lease record.

12. (Original) The method of claim 11, comprising the further step of:

prior to the searching user paying the monetary fee, enabling the searching user to enter questions seeking additional information regarding the vehicle of the matching vehicles lease record;

electronically forwarding entered searching user questions to the listing user without identifying the searching user to the listing user;

electronically forwarding listing user responses to the searching user without identifying the listing user to the searching user.

13. (Original) The method of claim 11 wherein payment of the monetary fee is made via an electronic credit card transaction.

14. (Original) The method of claim 10, comprising the further step of:

    if the searching user indicates interest in contacting the listing user of a given vehicle lease record, directing the searching user to a credit application entry screen to obtain credit application information from the searching user.

15. (Original) The method of claim 14, comprising the further step of:

    generating an electronic credit application for the searching user and forwarding the electronic credit application to at least one credit provider.

16. (Original) The method of claim 15 wherein the credit provider is a lessor associated with the given vehicle lease record.

17. (Original) The method of claim 15, comprising the further step of:

    upon receipt of approval/denial status of the submitted electronic credit application, electronically notifying both the searching user and the listing user of the approval/denial status.

18. (Original) The method of claim 2, comprising the further step of:

    enabling a listing user to electronically initiate a lease transfer of a vehicle lease associated with a given vehicle lease record to an identified searching user.

19. (Original) The method of claim 18, comprising the further steps of:

    verifying with the identified searching user that the vehicle lease transfer should proceed;

    upon such verification, submitting a credit application of the identified searching user to a leasing company of the vehicle;

    upon approval of the credit application:

        receiving updated vehicle information from the listing user;

producing necessary vehicle lease transfer documents and forwarding the

documents to the listing user and the identified searching user for signature;

forwarding the signed lease transfer documents to the leasing company.

20. (Original) The method of claim 18, comprising the further step of:

requiring the listing user to pay a monetary fee to initiate the lease transfer.

21. (Original) The method of claim 18, comprising the further step of:

marking the given vehicle lease record as in a transfer pending state;

displaying the transfer pending state of the given vehicle lease record to

subsequent searching users.

22. (Original) The method of claim 18, comprising the further steps of:

enabling the listing user to electronically request insurance for coverage of vehicle

liability retained by the listing user even after transfer of the vehicle lease.

23. (Original) The method of claim 22, comprising the further step of:

preparing an insurance application in response to the listing user request; and

submitting the insurance application to an insurance provider for approval.

24. (Original) The method of claim 2, comprising the further steps of:

in the event that no current vehicle lease record in the vehicle lease database

meets the entered criteria of the searching user's executed search at the time of execution:

obtaining searching user identifying information including at least an

e-mail address;

storing such information in association with the entered criteria of the

searching user's executed search;

subsequently conducting an automated search of the vehicle lease database

for vehicle lease records meeting the entered criteria of the searcher's executed

search; and

if the automated search identifies at least one vehicle lease record meeting

the entered criteria of the searcher's executed search, notifying the searching user

via e-mail that a matching vehicle lease record exists in the vehicle lease database.

25. (Original) The method of claim 24 wherein the computer network comprises the Internet and the e-mail notification includes a link to the matching vehicle lease record.

26. (Original) The method of claim 2 wherein the computer network comprises the Internet.

27. (Original) The method of claim 2 wherein a multiplicity of the vehicle lease records each includes information identifying at least vehicle make, vehicle model, vehicle year, vehicle mileage, allowed lease mileage, lease payment amount, lease mileage amount, lease holder, and lease end buyout amount.

28. (Original) The method of claim 2 wherein the information provided to the searching user includes the vehicle make, vehicle model, vehicle year, vehicle mileage, allowed lease mileage, lease payment amount, lease mileage amount, lease holder, lease end buyout amount, months remaining on lease, and available miles per month remaining on the lease.

29. (Original) A method for facilitating transfer of vehicle leases between parties, the method comprising the steps of:

provide a database of vehicle lease records concerning vehicle leases available for transfer;

providing access to at least certain information concerning vehicle lease records in the vehicle lease database via a computer network;

providing a lease action engine for modifying the vehicle lease database;

providing controlled access to the lease action engine via the computer network;

upon addition of a vehicle lease record to the vehicle lease database by a listing user via the lease action engine, associating the entered vehicle lease record of the vehicle lease database with the listing user;

via the lease action engine, permitting the listing user to delete or modify an existing vehicle lease record of the vehicle lease database only if the existing vehicle lease record is associated with the listing user.

30.   (Original) The method of claim 29, comprising the further steps of:

requiring the listing user to pay a first monetary fee for adding a given vehicle lease record to the vehicle lease database;

maintaining accessibility to the information concerning the given vehicle lease record for a set time period;

requiring the listing user to pay a second monetary fee in order to extend the set time period.

31.   (Original) A method for facilitating transfer of vehicle leases between parties, the method comprising the steps of:

providing a database of vehicle lease records concerning vehicle leases available for transfer, each record including at least vehicle identifying information and listing user identifying information;

providing searching users free access to at least certain information concerning vehicle lease records in the vehicle lease database via a computer network;

initially limiting information available to the searching user concerning vehicle lease records, including preventing free to listing user identifying information; and

requiring the searching user to pay a monetary fee in order to obtain listing user contact information regarding a given vehicle lease record.

32.   (Original) The method of claim 31, comprising the further step of:

prior to the searching user paying the monetary fee, enabling the searching user to enter questions seeking additional information regarding the vehicle of the matching vehicles lease record;

electronically forwarding entered searching user questions to the listing user without identifying the searching user to the listing user;

electronically forwarding listing user responses to the searching user without identifying the listing user to the searching user.

33.   (Original) The method of claim 31 wherein payment of the monetary fee is made via an electronic credit card transaction.

34.   (Original) The method of claim 31, comprising the further step of:

if the searching user indicates interest in contacting the listing user of a given vehicle lease record, directing the searching user to a credit application entry screen to obtain credit application information from the searching user.

35.   (Original) A method for facilitating transfer of vehicle leases between parties, the method comprising the steps of:

providing a database of vehicle lease records concerning vehicle leases available for transfer, each record including at least vehicle identifying information and listing user identifying information;

providing searching users access to the database via a web site;

via the web site, enabling a listing user to electronically initiate a lease transfer of the vehicle associated with the given vehicle lease record to an identified searching user.

36.   (Original) The method of claim 35, comprising the further steps of:

verifying with the identified searching user that the vehicle lease transfer should proceed;

upon such verification, submitting a credit application of the identified searching user to a leasing company of the vehicle;

upon approval of the credit application:

receiving updated vehicle information from the listing user;

producing necessary vehicle lease transfer documents and forwarding the documents to the listing user and the identified searching user for signature;

forwarding the signed lease transfer documents to the leasing company.

37.   (Original) The method of claim 35, comprising the further step of:

requiring the listing user to pay a monetary fee to initiate the lease transfer.

38.   (Original) The method of claim 35, comprising the further steps of:

enabling the listing user to electronically request insurance for coverage of vehicle

liability retained by the listing user even after transfer of the vehicle lease.

39.   (Original) The method of claim 38, comprising the further step of:

preparing an insurance application in response to the listing user request; and

submitting the insurance application to an insurance provider for approval.

40.   (Original) A computer-based system for facilitating transfer of vehicle leases between

parties, the system comprising:

a web site computer system including:

a database of vehicle lease records concerning vehicle leases available for

transfer;

an Internet accessible search engine for searching the vehicle lease

database according to entered criteria, the search engine operable to identify

available vehicle lease records which meet the entered criteria;

the search engine operable upon execution of a given search

including criteria entered by a searching user, to produce a web page

providing the searching user with access to at least certain vehicle lease

information concerning at least one matching vehicle lease record which

meets the entered criteria of the given search, if such a matching vehicle

lease record exists;

the search engine operable upon input by the searching user to (i)

store the entered criteria of the given search, (ii) associate the stored

criteria with at least an e-mail of the searching user, (iii) conduct at least

one future automated search of the vehicle lease database for vehicle lease

records meeting the stored criteria, and (iv) initiate e-mail notification of

the searching user in event the future automated search identifies at least

one matching vehicle lease record;

an Internet accessible lease action engine for modifying the vehicle lease

database, the lease action engine producing at least one web page for the entry of

information for a vehicle lease record to be added to the vehicle lease database by

a listing user;

the lease action engine operable to associate an added vehicle lease

record of the vehicle lease database with the listing user upon addition of

the added vehicle lease record to the vehicle lease database;

the lease action engine further operable to produce at least one web

page for enabling a given user to delete or modify an existing vehicle lease

record of the vehicle lease database only if the listing user associated with

the existing vehicle lease record is the given user.

41.   (Original) The computer-based system of claim 40 further comprising:

the lease action engine enables a listing user to electronically initiate a lease

transfer of the vehicle associated with the given vehicle lease record to an identified

searching user;

a lease transfer engine operable to:

verifying, via electronic communication with the identified searching user,

that the vehicle lease transfer should proceed;

upon such verification, electronically submit a credit application of the

identified searching user to a leasing company of the vehicle;

upon approval of the credit application:

receive updated vehicle information from the listing user;

electronically produce necessary vehicle lease transfer documents

and electronically forwarding the documents to the listing user and the

identified searching user for electronic signature;

electronically forward the signed lease transfer documents to the

leasing company.